# FAQ

# DO YOU HAVE ANY QUESTIONS FOR US?



#### WHAT IS THE PROCESS FOR SECURING A UNIT?

To secure a unit at Umthunzi Origins, we first need you to secure your unit through our online buying system. This is to ensure our ideal unit is not sold to anyone else. After reserving your unit, you have 24 hours to pay a R25 000 securing deposit into the Transferring Attorney's trust account. (In the unlikely event of an unsuccessful finance application, your deposit will be refunded in full). Once you have paid your deposit, you will sign the Sales Agreement and we will assist you with any finance application requirements or needs.

#### FROM WHEN AND TO WHOM ARE COSTS PAYABLE?

Most property costs become your responsibility upon registration of the property in your name.

**BOND REPAYMENT** (If your property is financed) - This is payable to your bank from the date of registration.

#### ON YOUR LEVY STATEMENT

(Payable to the Umthunzi Origins Body Corporate):

- Levies: Covers the cost to run and maintain complex
- CSOS Levy (Community Schemes Ombud Service):
  Cost payable under the Act, limited to R45 p/unit
- Sanitation: Charge from City of Joburg to maintain sewers
- Water Demand Management Levy: Charge from City of Joburg for water management

#### YOUR PERSONAL ACCOUNT FROM COUNCIL (Payable to council):

- Rates & Taxes: Charged by the City of Joburg for service delivery
- Refuse Removal: Charged by the City of Joburg for weekly refuse removal.

All utility usage (Electricity & Water) are prepaid.

#### PRE-REGISTRATION LEVY

From the date of beneficial occupation, whether you occupy or not, you will be liable for a pre-registration levy up until the date of registration. This will be 50% of your normal levy.

#### WHAT ARE THE OCCUPATION DATES?

Subject to economic, market and macro conditions, we are planning to start the first occupations from May/June 2023.

#### WHAT HAPPENS IF I OCCUPY BEFORE REGISTRATION?

Should you move in prior to the registration of your property, we charge you occupational rent of 0.8% of the Purchase Price of the property. Note that during this time, you will not be paying any of the charges mentioned under Costs above, except for utility usage which is prepaid.

You never pay your bond and occupational rent at the same time, and if your unit registers during the month, you will be refunded pro-rata.

## WHICH MUNICIPAL BODY GOVERNS THIS AREA?

City of Johannesburg.

#### WHAT SECURITY MEASURES ARE IN PLACE?

The complex will be accessed via a biometric system for residents and a visitor management app for visitors. We will also have 24h security and CCTV coverage. The property will be protected by a large wall and electric fence.

### ARE PETS ALLOWED?

Yes, subject to the Umthunzi Origins Code of Conduct and Rules.

#### WILL I BE ALLOWED TO RENT OUT MY PROPERTY?

Yes you will. Your tenants will however remain your responsibility and will be subject to the Body Corporate Code of Conduct. No rental contract shorter than 6 months will be allowed.

#### WHERE CAN GUESTS PARK?

Umthunzi Origins has ample visitor parking throughout the complex.

#### **HOW MANY PARKING BAYS DO I GET?**

2 & 3 Bedroom units at Umthunzi Origins will receive 2 allocated covered parking bays, and 1 Bedroom units will receive 1 bay.

# HOW DO I GET INTERNET CONNECTION, TELEPHONE CONNECTION AND SATELLITE?

Umthunzi Origins is fibre ready with a variety of packages to choose from. There will be no satellite dishes, and the complex will rely on streaming services over fibre.

Unfortunately there is no fixed telephone line infrastructure, but you can make use of VoIP (Voice over IP) telephone services.

#### TRANSFER COSTS

Because you are buying directly from the Developer, your property at Umthunzi Origins will have no Transfer Duty. And the Transfer costs payable to the Conveyancer is covered by the Developer.

If you are financing your property via the bank, you will be liable for your own Bond Registration Cost, but your Securing Deposit will be enough to cover this amount. In the case of a cash purchase, there will be no Bond Registration Cost.

For a clearer understanding of all Property Related Costs, visit our website, www.foce.co.za and feel free to make use of our Property Buying Tips under Resources.

#### IS THE PROPERTY SECTIONAL TITLE?

Yes, Umthunzi Origins is a Sectional Title Development.

Sectional Title provided for separate ownership of a building or section of a building, which excluded the land on which it was built. It is governed by the Sectional Titles Act (95 of 1986). All the owners in a Sectional Title Development forms the Body Corporate, who in turn is represented by a Board of Trustees who manages the complex together with a Managing Agent with the levies collected from Owners.

For more information on Sectional Title vs. Full Title, visit the Resources Section on our website www.foce.co.za.

## WHAT IS COVERED BY MY LEVIES?

Monthly levies payable to the Body Corporate is used to manage and maintain the Complex. Included in the levies are (but not limited to):

- Building Insurance (does not cover house content)
- Security
- Gardening and upkeep of common areas (small additional fee for ground floor units)
- Clubhouse and facilities (includes use of the gym)
- Maintenance of common areas and the outside of all buildings (internal maintenance of a unit falls with the owner)
- Future maintenance and upgrade of the Complex (based on a Reserve Fund)